

RESPONDING TO REGULATORY ACTIONS

Successful resolution for over 20 banks

- Provided support for Resolution of Deficiencies, MOUs and Consent Orders
- Topics included policy compliance, credit risk, capital raising, BSA, Fair Lending, Cybersecurity, Business Continuity, Risk Management
- Resolved matters requiring attention (MRAs) and board attention (MRBAs)

Regulatory Remediation for Memorandum of Understanding

- Worked closely with shareholders, directors, management, counsel, and third parties to address all aspects of a Memorandum of Understanding pertaining to the Bank's underwriting policies, procedures, liability management and portfolio mix
- Completed re-documentation & re-underwriting of key borrowers
- Categorized loans and developed a methodology for monitoring client risk and financial performance quarterly.

Proactive Credit Risk Regulatory Response

- Following the severe decline in oil prices in late 2014 and 2015, guided an energy bank through development of action plans to workout every credit in its portfolio – including performing, well-collateralized deals
- Organized the credit files to identify missing information required by affirmative covenants and categorized all documents to make them readily accessible to bank staff and regulators
- Successfully addressed these issues and avoided regulatory actions